

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA (Pittsburgh)**

IN RE:

MICHAEL K HERRON

Debtor

Deutsche Bank National Trust Company, as Trustee
for Soundview Home Loan Trust 2006-OPT5,
Asset-Backed Certificates, Series 2006-OPT5,
Movant

vs.

MICHAEL K HERRON

and

NORMA HILDENBRAND (TRUSTEE)
Respondents

Case No. 19-24527-TPA

Chapter 11

Hearing Date: June 3, 2021

11 U.S.C. §362

**STIPULATION IN SETTLEMENT OF MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

It is hereby stipulated by and between Brock & Scott, PLLC, counsel for the Movant, Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2006-OPT5, Asset-Backed Certificates, Series 2006-OPT5, and Aurelius P. Robleto, Esquire, counsel for the Debtor, as follows:

1. The Automatic Stay as provided by Section 362 of the Bankruptcy Code shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. This Stipulation pertains to the property located at **731 Rosedale St, Annapolis, MD 21401**, mortgage account ending with **"4663"**.
3. The parties agree that the total post-petition arrearage consists of six (6) monthly payments for the months of August 2020 through January, 2021 at \$2,168.99 each; five (5) monthly payments for the months of February, 2021 through June, 2021 at \$2,161.93 each; attorney fees and costs in the amount of \$1,238.00; less suspense in the amount of **\$1,550.66**; resulting in the total post-petition arrearage amount of **\$23,510.93**.

4. The parties agree that the allowed total secured claim of Movant for pre-petition arrearages in the amount of \$1,750.27 and post-petition arrears in the amount of \$25,709.09 will be paid, in full, through the Debtor's Chapter 11 Plan. The total delinquency to be paid to Movant through the Chapter 11 Plan is **\$27,459.36**.
5. The parties agree that the Movant may file a Notice of Post-Petition Fees, Charges and Expenses as a supplement to the filed Proof of Claim for the above-stated post-petition arrears as provided in paragraph three (3) set forth above, and that same shall be deemed approved upon entry of the Order approving this Stipulation.
6. Debtor agrees to remain current post-petition from this day forward. Beginning July 1, 2021, all subsequent monthly payments and late charges shall be due in accordance with the terms of the Mortgage. All payments made pursuant to this Stipulation shall be payable to **PHH MORTGAGE CORPORATION, PHH MORTGAGE SERVICES, MAILSTOP SBRP // P.O. BOX 5469, MOUNT LAUREL, NJ 08054**.
7. If Debtor provides sufficient proof (front and back copies of checks or money orders) of payments made, but not already credited, the account will be adjusted accordingly. This includes any proof of insurance or taxes paid by Debtor, wherein if Debtor provides proof of coverage or payment of taxes, the escrow account will be adjusted accordingly.
8. Should the Debtor fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post-petition delinquency is more than fifteen (15) days late, Movant may send Debtor and counsel, if applicable, a written Notice of Default of this Stipulation. If the default is not cured within ten (10) days of the date of the Notice, Movant shall file an Affidavit of Default with the Court and the stay of relief shall be lifted, Rule 4001(a)(3) waived, so that the Relief Order is immediately effective and enforceable.
9. Debtor's tendering of a check to PHH Mortgage Corporation, which is subsequently returned due to insufficient funds in the account upon which the check is drawn, shall not constitute payment as the term is used in this Stipulation.
10. The parties agree that a facsimile signature shall be considered an original signature.

Dated: July 1, 2021

/s/ Mario Hanyon

Mario Hanyon, Esq.
Attorney for Movant

/s/ Aurelius P. Robleto

Aurelius P. Robleto, Esquire
Attorney for Debtor

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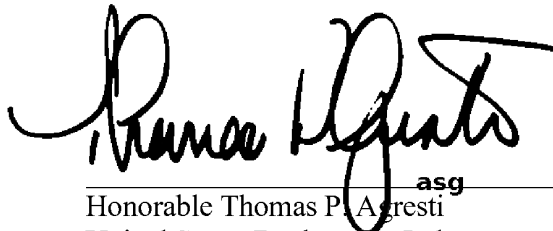
11 U.S.C. §362

Related Document No. 382, 350

ORDER

AND NOW, this 6th day of July, 2021, it is hereby **ORDERED** that the corresponding Stipulation is hereby approved, shall be, and is hereby made an Order of this Court.

It is FURTHER ORDERED that in the event an Affidavit of Default is filed by Movant in accordance with paragraph eight (8) of the Stipulation, the automatic stay is terminated as it affects the interests of Movant with respect to the property situate at **731 Rosedale St, Annapolis, MD 21401**, mortgage account ending with **"4663"**.



asg

Honorable Thomas P. Agresti
United States Bankruptcy Judge

In re:
Michael K. Herron
Debtor

Case No. 19-24527-TPA
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 06, 2021

User: mgut
Form ID: pdf900

Page 1 of 3
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2021:

Recip ID	Recipient Name and Address
db	+ Michael K. Herron, 1276 Tacoma Street, Hernando, FL 34442-3237

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2021 at the address(es) listed below:

Name	Email Address
Alexander R. Kalyniuk	on behalf of Defendant Internal Revenue Service United States of America Alexander.R.Kalyniuk@usdoj.gov, James.J.Wilkinson@usdoj.gov;eastern.taxcivil@usdoj.gov
Aurelius P. Robleto	on behalf of Attorney ROBLETO KURUCE PLLC apr@robletolaw.com, rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Aurelius P. Robleto	on behalf of Plaintiff Michael K. Herron apr@robletolaw.com, rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Aurelius P. Robleto	on behalf of Accountant Duggan Joiner and Company apr@robletolaw.com, rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com
Aurelius P. Robleto	on behalf of Debtor Michael K. Herron apr@robletolaw.com

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Page 2 of 3
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rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com,G16422@notify.cincompass.com

Brian Nicholas

on behalf of Defendant BANK OF AMERICA N.A bnicholas@kmlawgroup.com

Brian Nicholas

on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com

Brian E. Caine

on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Bungalow Series III Trust
bcaine@parkermccay.com, BKCourtntices@parkermccay.com

Brian M. Kile

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Catriona Madalyn Coppler

on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service
Catriona.M.Coppler@usdoj.gov, eastern.taxcivil@usdoj.gov;James.J.Wilkinson@usdoj.gov

Charles Griffin Wohlrab

on behalf of Creditor Wells Fargo Bank National Association cwohrlab@raslg.com

Charles Griffin Wohlrab

on behalf of Creditor Wells Fargo National Association as Trustee for Banc of America, Alternative Loan Trust 2005-11,
Mortgage Pass-Through Certificates, Series 2005-11 cwohrlab@raslg.com

Christopher A. DeNardo

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Elisabeth Bruce

on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service
elisabeth.m.bruce@usdoj.gov, eastern.taxcivil@usdoj.gov

Jill Locnikar

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patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

Keri P. Ebeck

on behalf of Creditor Wells Fargo National Association as Trustee for Banc of America, Alternative Loan Trust 2005-11,
Mortgage Pass-Through Certificates, Series 2005-11 kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Kevin Scott Frankel

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Kristen D. Little

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klittle@logs.com;logsecf@logs.com

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Kristen D. Little

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper et al... pabk@logs.com, klittle@logs.com;logsecf@logs.com

Lauren Michaels

on behalf of Creditor Office of Attorney General Department of Revenue lmichaels@attorneygeneral.gov

Maria Miksich

on behalf of Creditor BANK OF AMERICA N.A. mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY et.al. wbecf@brockandscott.com,
mario.hanyon@brockandscott.com

Mario J. Hanyon

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Soundview Home Loan Trust 2006-OPT5,
Asset-Backed Certificates, Series 2006-OPT5 wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Mark J. Pecarchik

on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Bungalow Series III Trust pecarchik1@msn.com,
FedPhe@hotmail.com

Norma Hildenbrand, on Behalf of the United States Trustee by

on behalf of U.S. Trustee Office of the United States Trustee Norma.L.Hildenbrand@usdoj.gov

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Sheetal Ramesh Shah-Jani

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Page 3 of 3

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Thomas Song

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Thomas Song

on behalf of Creditor BANK OF AMERICA N.A. pawb@fedphe.com

TOTAL: 31